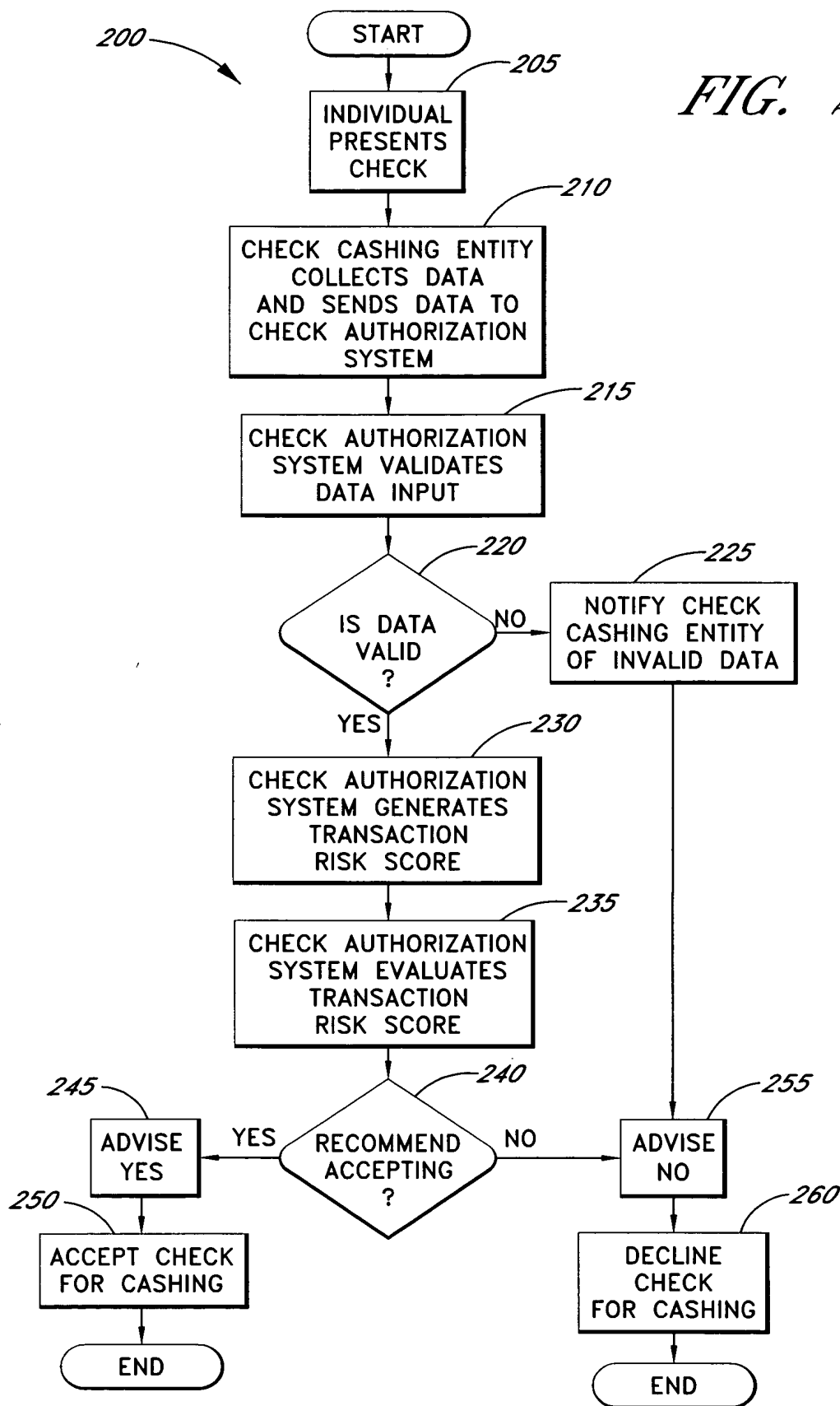


FIG. 2



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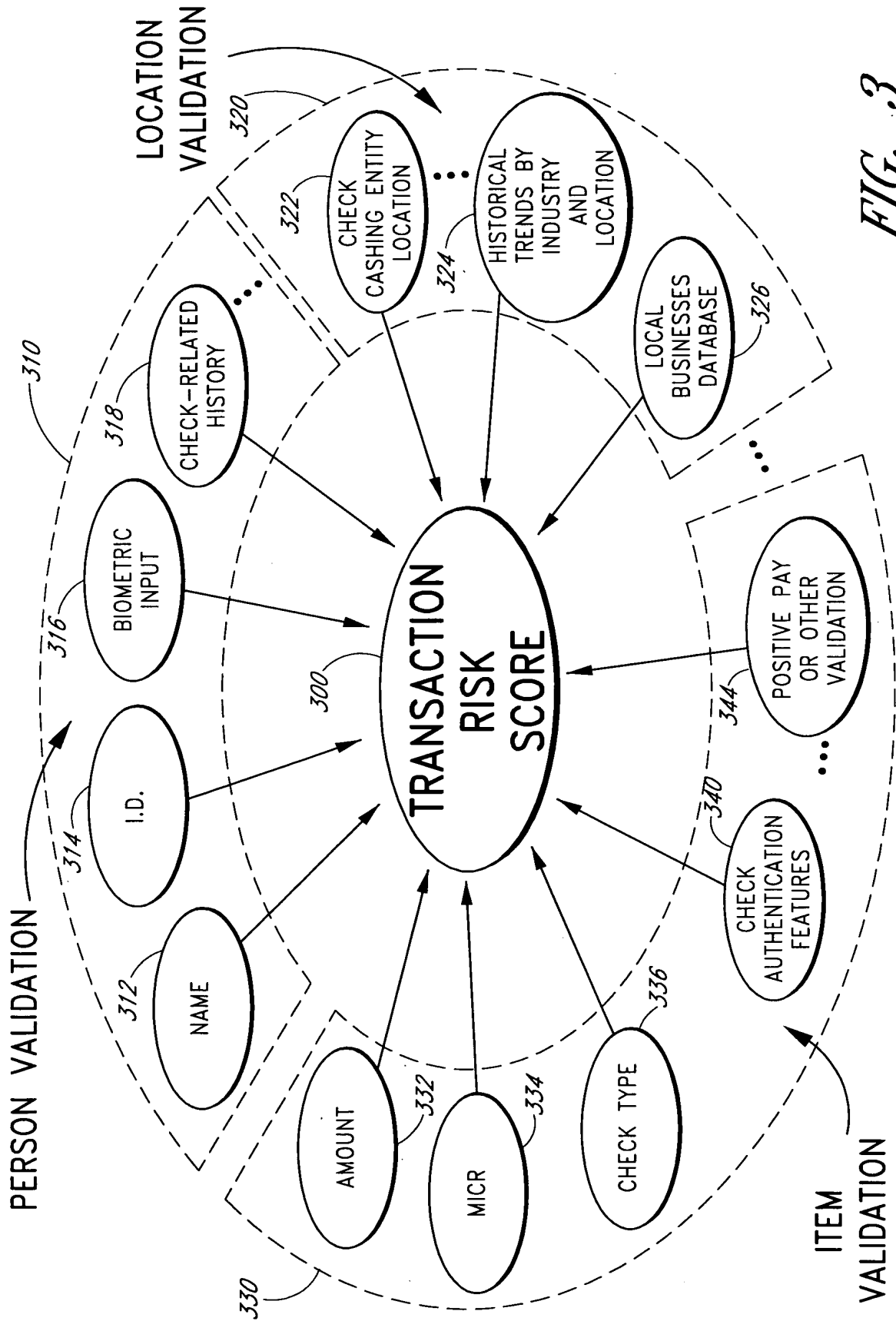


FIG. 3

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410	420	430	<table> <tr> <th>Variable</th><th>Value</th><th>Score</th></tr> <tr> <td>Check Amount</td><td>\$1000</td><td>47</td></tr> <tr> <td>Positive Pay</td><td>Match</td><td>500</td></tr> <tr> <td>Local Employer</td><td>Yes</td><td>50</td></tr> <tr> <td>Company Size</td><td>1000</td><td>50</td></tr> <tr> <td>Insignia Confidence</td><td>Excellent</td><td>72</td></tr> <tr> <td>Biometric Confidence</td><td>Not Used</td><td>50</td></tr> <tr> <td>Previous History</td><td>Preferred</td><td>236</td></tr> <tr> <td>Total Amt. Checks/6 days</td><td>\$1500</td><td>45</td></tr> <tr> <td colspan="2">(Cutoff = 235)</td><td>Total: 1050</td></tr> <tr> <td colspan="3">TRANSACTION APPROVED</td></tr> </table>	Variable	Value	Score	Check Amount	\$1000	47	Positive Pay	Match	500	Local Employer	Yes	50	Company Size	1000	50	Insignia Confidence	Excellent	72	Biometric Confidence	Not Used	50	Previous History	Preferred	236	Total Amt. Checks/6 days	\$1500	45	(Cutoff = 235)		Total: 1050	TRANSACTION APPROVED			440
Variable	Value	Score																																			
Check Amount	\$1000	47																																			
Positive Pay	Match	500																																			
Local Employer	Yes	50																																			
Company Size	1000	50																																			
Insignia Confidence	Excellent	72																																			
Biometric Confidence	Not Used	50																																			
Previous History	Preferred	236																																			
Total Amt. Checks/6 days	\$1500	45																																			
(Cutoff = 235)		Total: 1050																																			
TRANSACTION APPROVED																																					
410	420	430	<table> <tr> <th>Variable</th><th>Value</th><th>Score</th></tr> <tr> <td>Check Amount</td><td>\$5000</td><td>10</td></tr> <tr> <td>Positive Pay</td><td>Item Paid</td><td>-1000</td></tr> <tr> <td>Local Employer</td><td>Yes</td><td>50</td></tr> <tr> <td>Company Size</td><td>1000</td><td>50</td></tr> <tr> <td>Insignia Confidence</td><td>Very Weak</td><td>0</td></tr> <tr> <td>Biometric Confidence</td><td>Not Used</td><td>50</td></tr> <tr> <td>Previous History</td><td>Neutral</td><td>10</td></tr> <tr> <td>Total Amt. Checks/6 days</td><td>\$8000</td><td>10</td></tr> <tr> <td colspan="2">(Cutoff = 235)</td><td>Total: -820</td></tr> <tr> <td colspan="3">TRANSACTION DENIED</td></tr> </table>	Variable	Value	Score	Check Amount	\$5000	10	Positive Pay	Item Paid	-1000	Local Employer	Yes	50	Company Size	1000	50	Insignia Confidence	Very Weak	0	Biometric Confidence	Not Used	50	Previous History	Neutral	10	Total Amt. Checks/6 days	\$8000	10	(Cutoff = 235)		Total: -820	TRANSACTION DENIED			440
Variable	Value	Score																																			
Check Amount	\$5000	10																																			
Positive Pay	Item Paid	-1000																																			
Local Employer	Yes	50																																			
Company Size	1000	50																																			
Insignia Confidence	Very Weak	0																																			
Biometric Confidence	Not Used	50																																			
Previous History	Neutral	10																																			
Total Amt. Checks/6 days	\$8000	10																																			
(Cutoff = 235)		Total: -820																																			
TRANSACTION DENIED																																					
410	420	430	<table> <tr> <th>Variable</th><th>Value</th><th>Score</th></tr> <tr> <td>Check Amount</td><td>\$100</td><td>49</td></tr> <tr> <td>Positive Pay</td><td>No Match</td><td>-100</td></tr> <tr> <td>Local Employer</td><td>No</td><td>0</td></tr> <tr> <td>Company Size</td><td>250</td><td>40</td></tr> <tr> <td>Insignia Confidence</td><td>70% Conf.</td><td>46</td></tr> <tr> <td>Biometric Confidence</td><td>55% Conf.</td><td>20</td></tr> <tr> <td>Previous History</td><td>Average</td><td>44</td></tr> <tr> <td>Total Amt. Checks/6 days</td><td>\$1000</td><td>45</td></tr> <tr> <td colspan="2">(Cutoff = 235)</td><td>Total: 144</td></tr> <tr> <td colspan="3">TRANSACTION DENIED</td></tr> </table>	Variable	Value	Score	Check Amount	\$100	49	Positive Pay	No Match	-100	Local Employer	No	0	Company Size	250	40	Insignia Confidence	70% Conf.	46	Biometric Confidence	55% Conf.	20	Previous History	Average	44	Total Amt. Checks/6 days	\$1000	45	(Cutoff = 235)		Total: 144	TRANSACTION DENIED			440
Variable	Value	Score																																			
Check Amount	\$100	49																																			
Positive Pay	No Match	-100																																			
Local Employer	No	0																																			
Company Size	250	40																																			
Insignia Confidence	70% Conf.	46																																			
Biometric Confidence	55% Conf.	20																																			
Previous History	Average	44																																			
Total Amt. Checks/6 days	\$1000	45																																			
(Cutoff = 235)		Total: 144																																			
TRANSACTION DENIED																																					
410	420	430	<table> <tr> <th>Variable</th><th>Value</th><th>Score</th></tr> <tr> <td>Check Amount</td><td>\$100</td><td>49</td></tr> <tr> <td>Positive Pay</td><td>Data Unavail.</td><td>50</td></tr> <tr> <td>Local Employer</td><td>Unknown</td><td>30</td></tr> <tr> <td>Company Size</td><td>Unknown</td><td>30</td></tr> <tr> <td>Company Size</td><td>Unknown</td><td>30</td></tr> <tr> <td>Insignia Confidence</td><td>Not Used</td><td>46</td></tr> <tr> <td>Previous History</td><td>Above Avg.</td><td>50</td></tr> <tr> <td>Total -Amt. Checks/6 days</td><td>\$1000</td><td>45</td></tr> <tr> <td colspan="2">(Cutoff = 235)</td><td>Total: 340</td></tr> <tr> <td colspan="3">TRANSACTION APPROVED</td></tr> </table>	Variable	Value	Score	Check Amount	\$100	49	Positive Pay	Data Unavail.	50	Local Employer	Unknown	30	Company Size	Unknown	30	Company Size	Unknown	30	Insignia Confidence	Not Used	46	Previous History	Above Avg.	50	Total -Amt. Checks/6 days	\$1000	45	(Cutoff = 235)		Total: 340	TRANSACTION APPROVED			440
Variable	Value	Score																																			
Check Amount	\$100	49																																			
Positive Pay	Data Unavail.	50																																			
Local Employer	Unknown	30																																			
Company Size	Unknown	30																																			
Company Size	Unknown	30																																			
Insignia Confidence	Not Used	46																																			
Previous History	Above Avg.	50																																			
Total -Amt. Checks/6 days	\$1000	45																																			
(Cutoff = 235)		Total: 340																																			
TRANSACTION APPROVED																																					
410	420	430	<table> <tr> <th>Variable</th><th>Value</th><th>Score</th></tr> <tr> <td>Check Amount</td><td>\$100</td><td>49</td></tr> <tr> <td>Positive Pay</td><td>Data Unavail.</td><td>50</td></tr> <tr> <td>Local Employer</td><td>Unknown</td><td>30</td></tr> <tr> <td>Company Size</td><td>Unknown</td><td>30</td></tr> <tr> <td>Company Size</td><td>Unknown</td><td>30</td></tr> <tr> <td>Insignia Confidence</td><td>Not Used</td><td>46</td></tr> <tr> <td>Previous History</td><td>Above Avg.</td><td>50</td></tr> <tr> <td>Total -Amt. Checks/6 days</td><td>\$1000</td><td>45</td></tr> <tr> <td colspan="2">(Cutoff = 235)</td><td>Total: 340</td></tr> <tr> <td colspan="3">TRANSACTION APPROVED</td></tr> </table>	Variable	Value	Score	Check Amount	\$100	49	Positive Pay	Data Unavail.	50	Local Employer	Unknown	30	Company Size	Unknown	30	Company Size	Unknown	30	Insignia Confidence	Not Used	46	Previous History	Above Avg.	50	Total -Amt. Checks/6 days	\$1000	45	(Cutoff = 235)		Total: 340	TRANSACTION APPROVED			440
Variable	Value	Score																																			
Check Amount	\$100	49																																			
Positive Pay	Data Unavail.	50																																			
Local Employer	Unknown	30																																			
Company Size	Unknown	30																																			
Company Size	Unknown	30																																			
Insignia Confidence	Not Used	46																																			
Previous History	Above Avg.	50																																			
Total -Amt. Checks/6 days	\$1000	45																																			
(Cutoff = 235)		Total: 340																																			
TRANSACTION APPROVED																																					

FIG. 4

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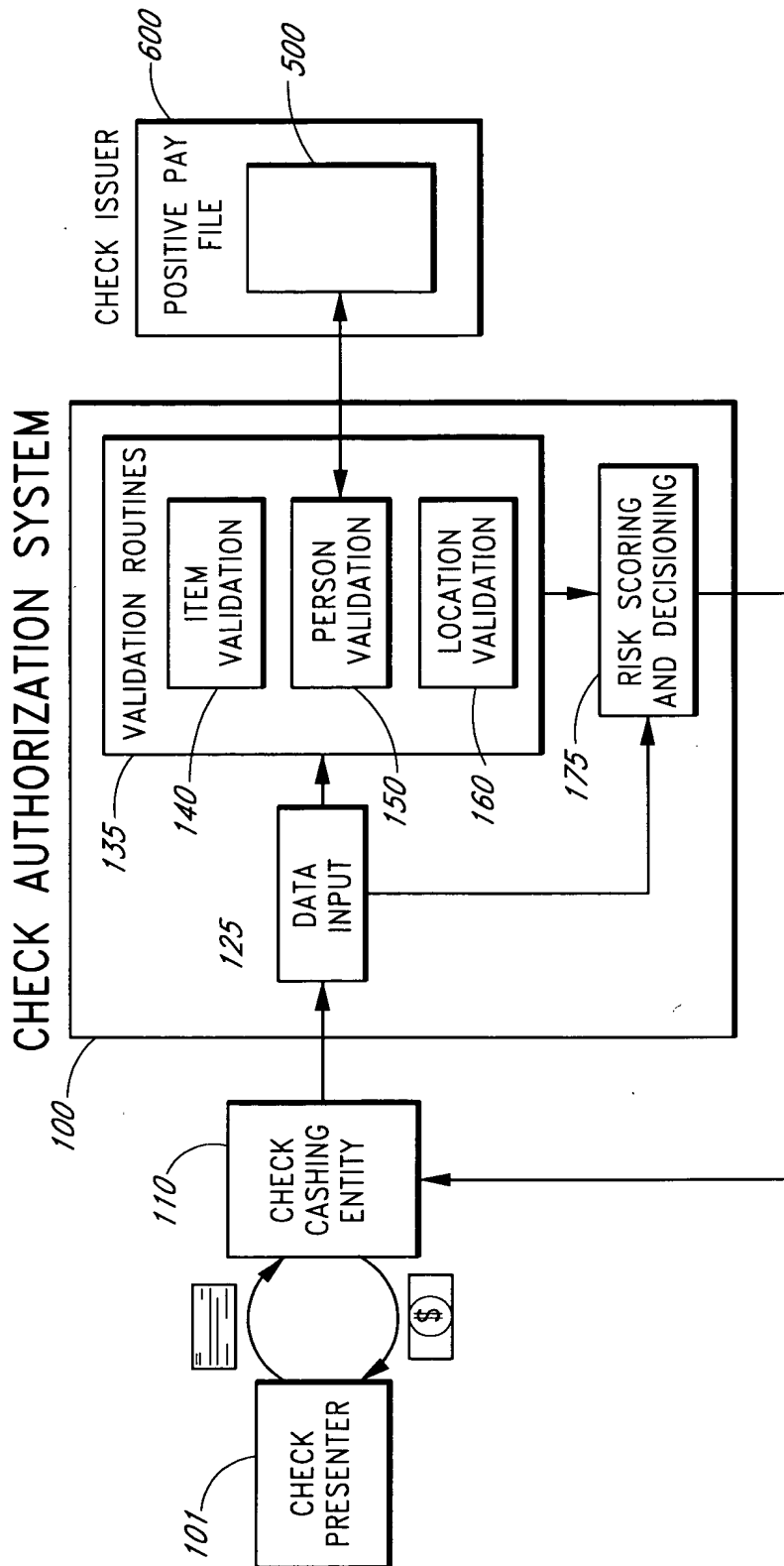


FIG. 6A

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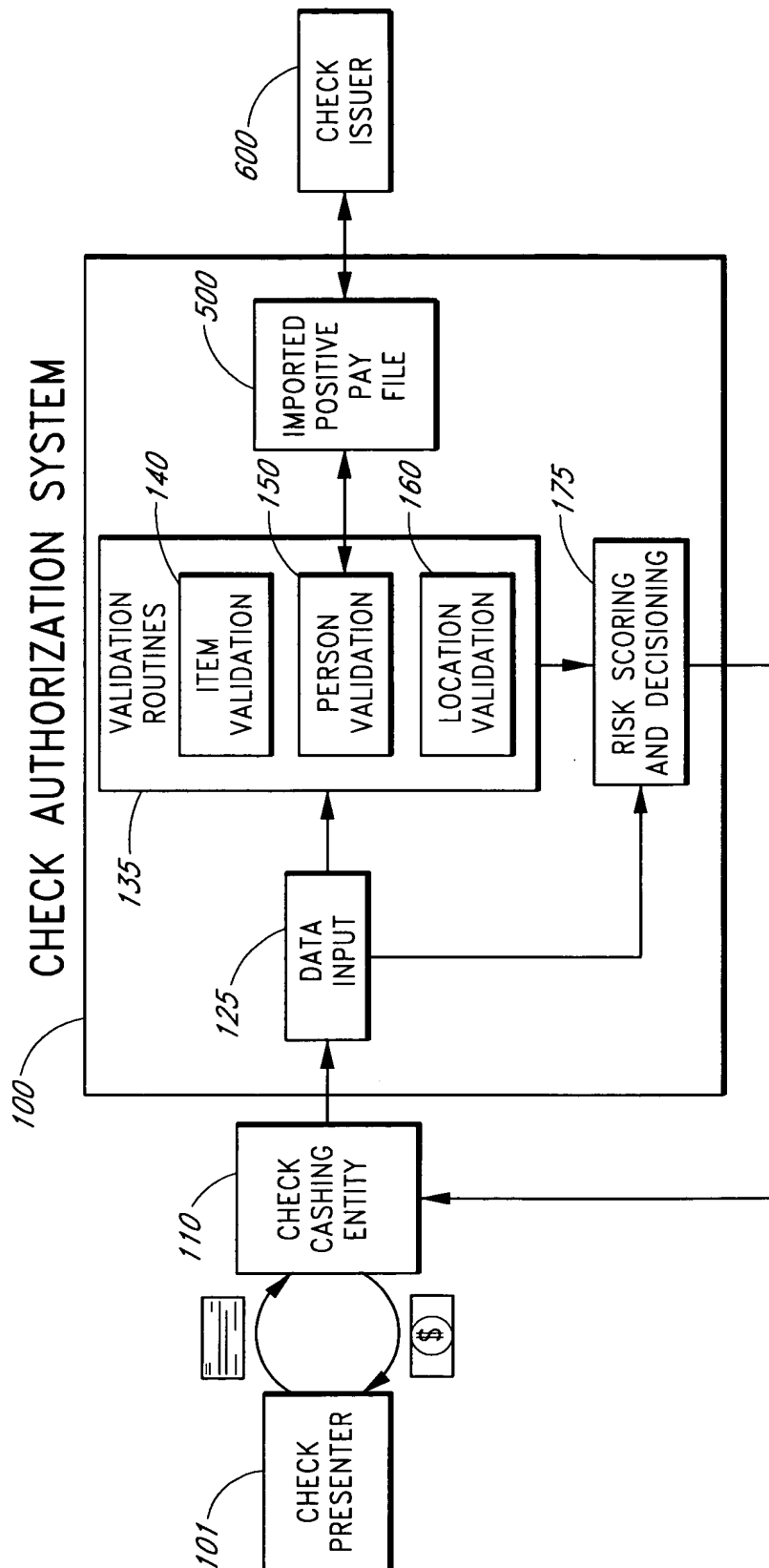


FIG. 6B

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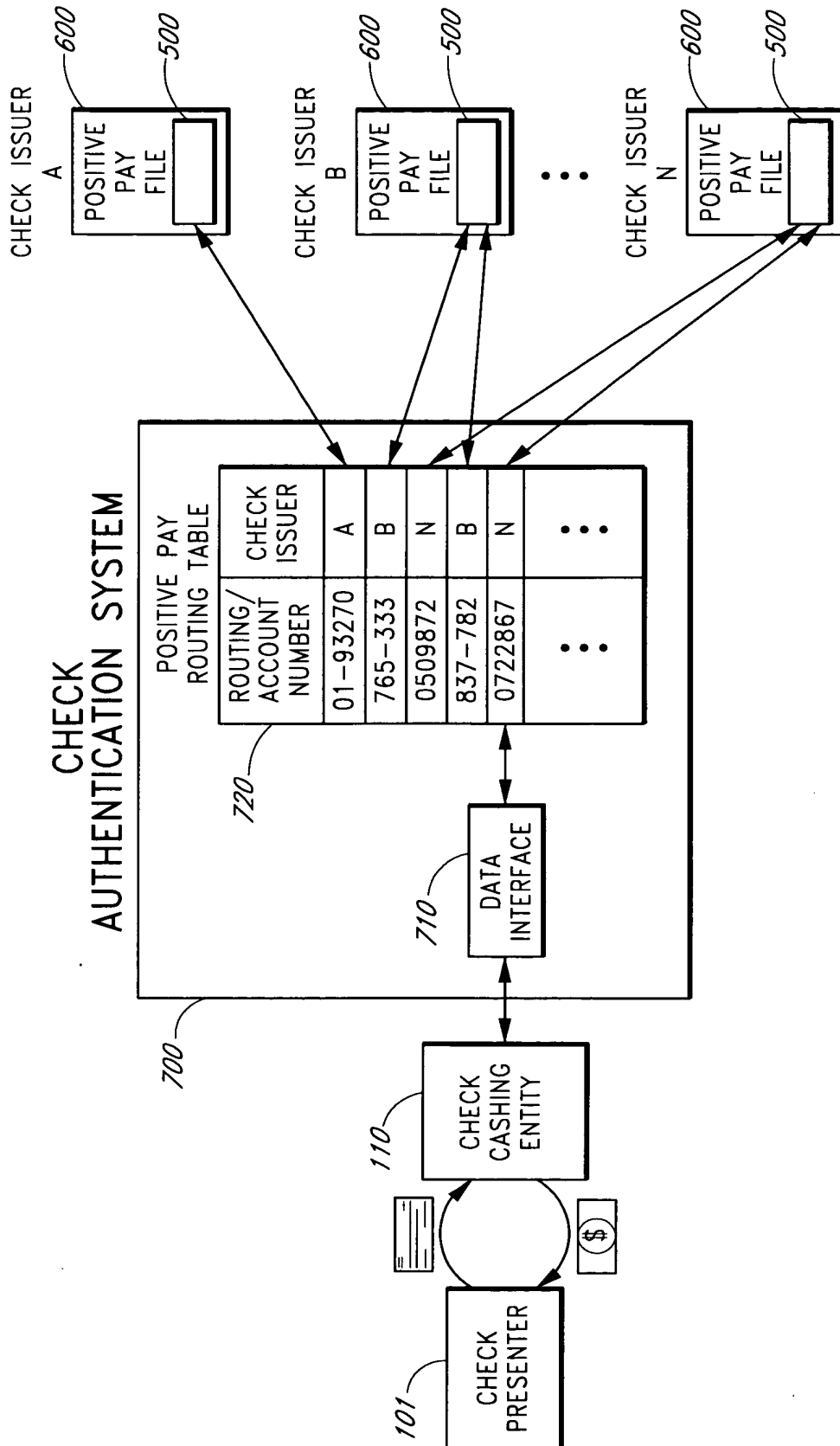


FIG. 7A

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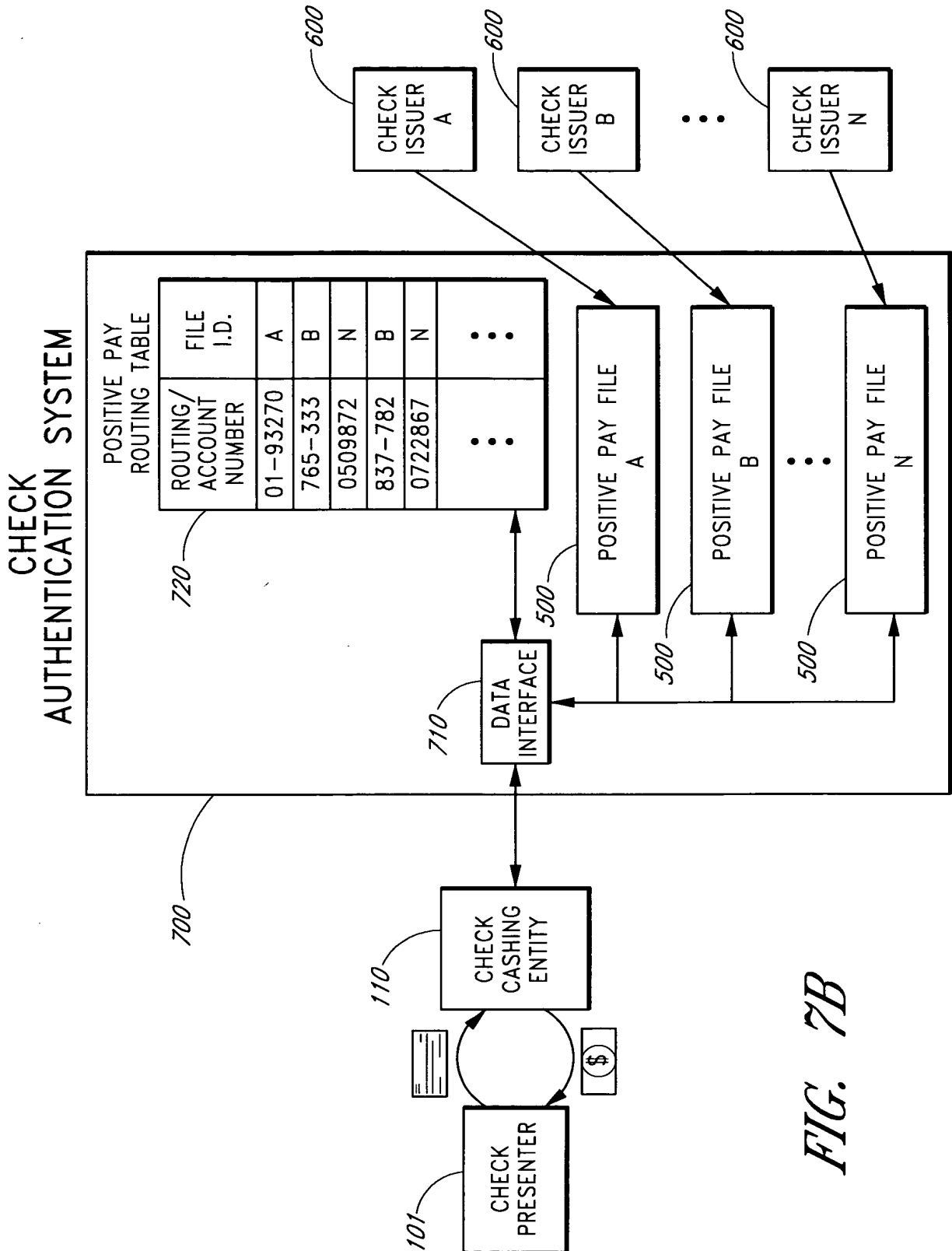


FIG. 7B

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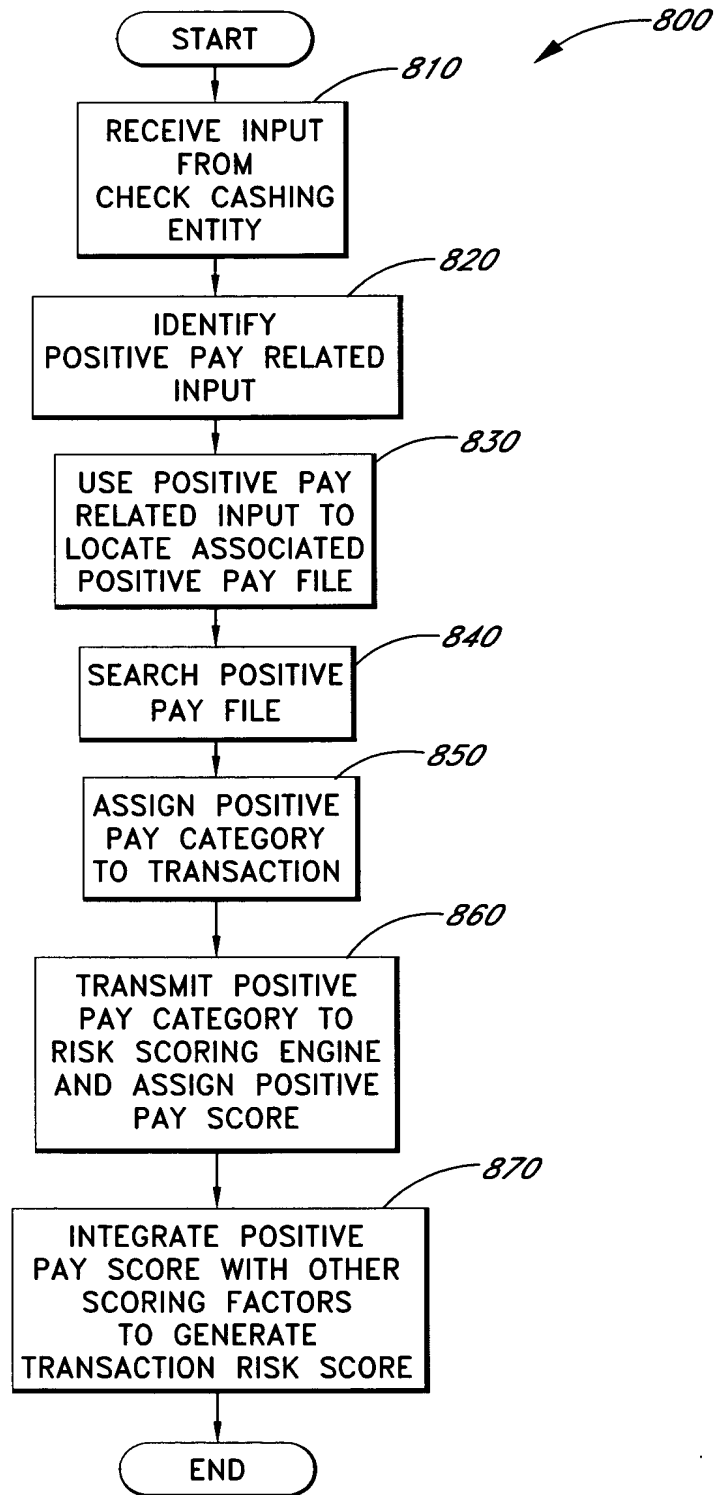


FIG. 8

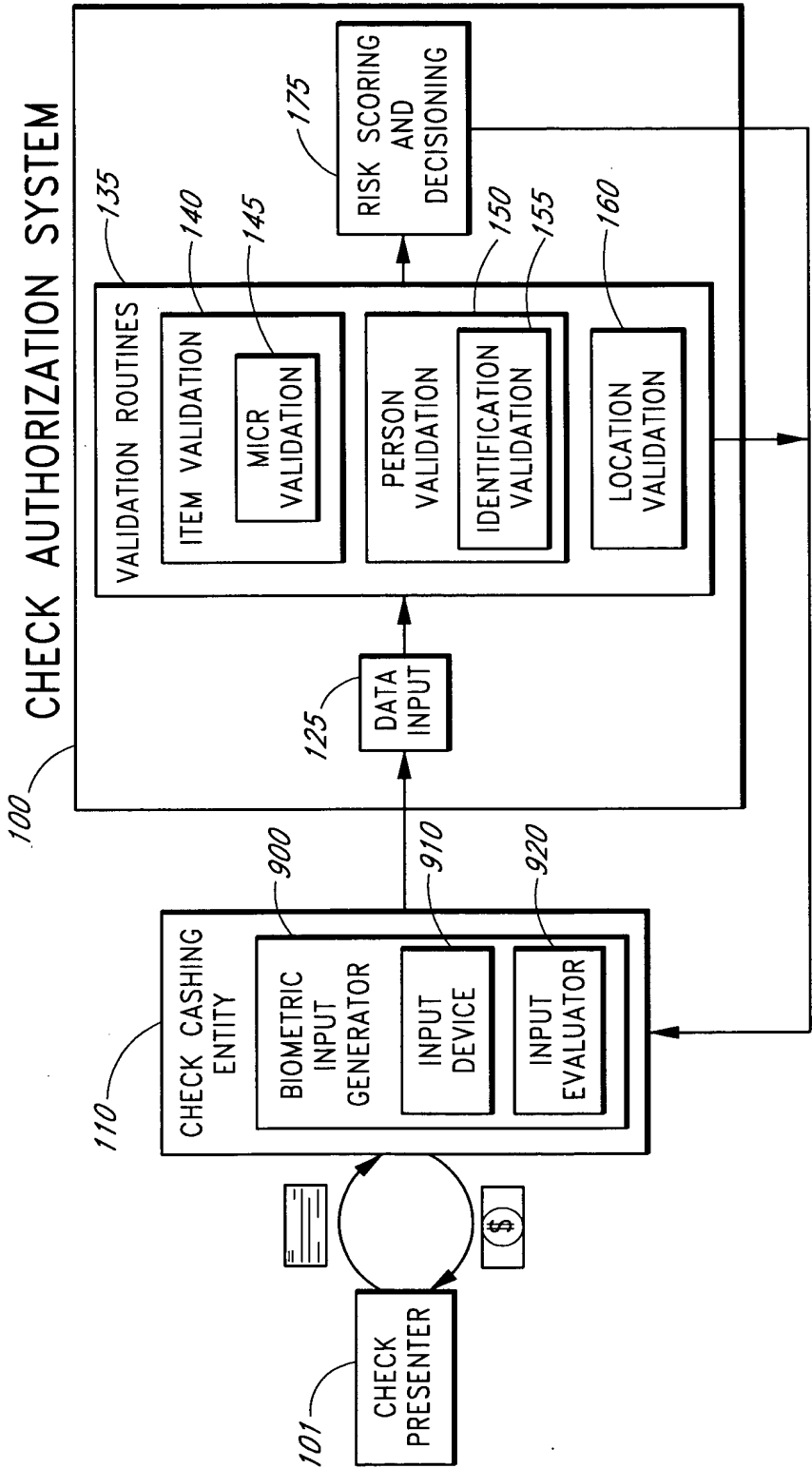


FIG. 9A

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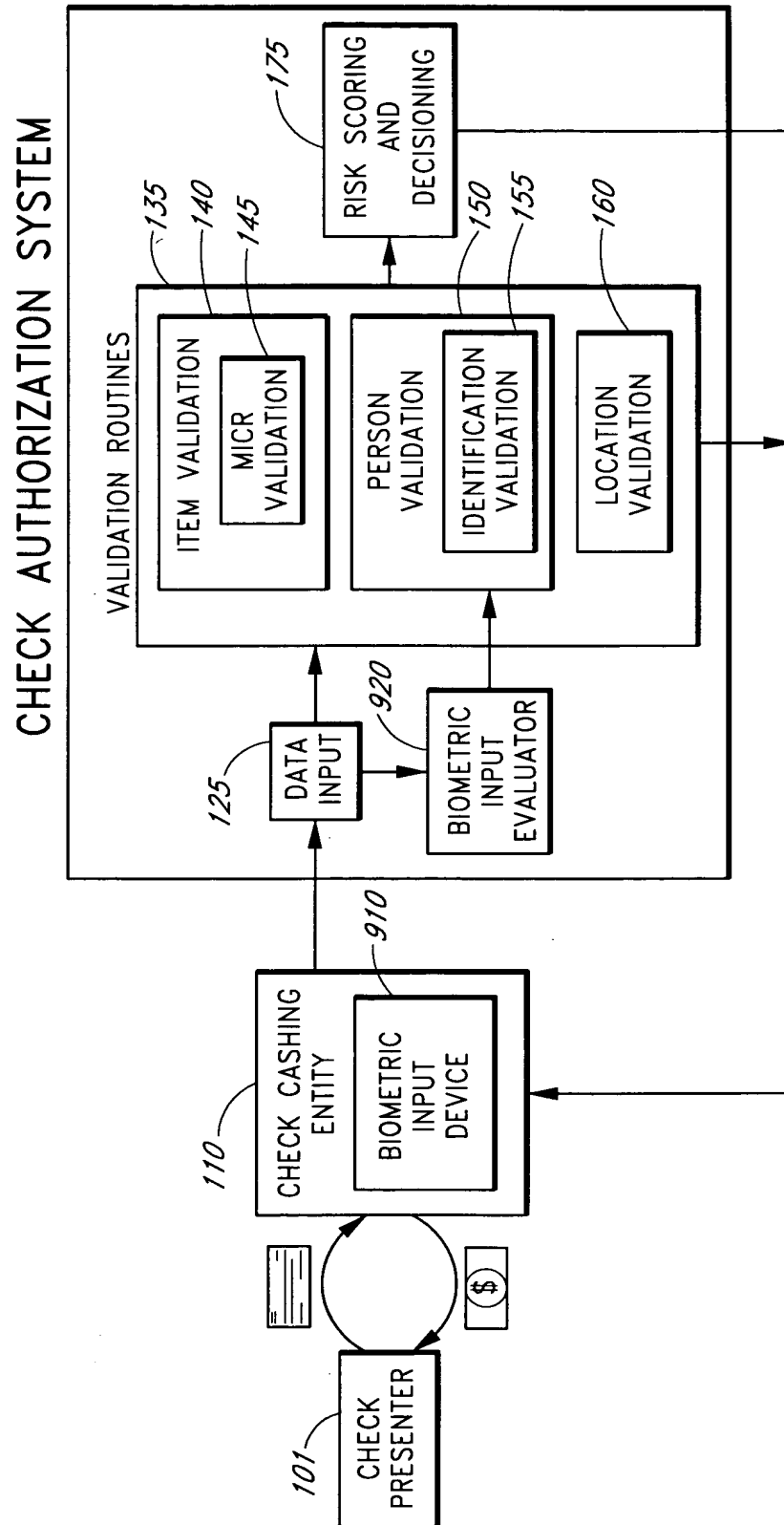


FIG. 9B

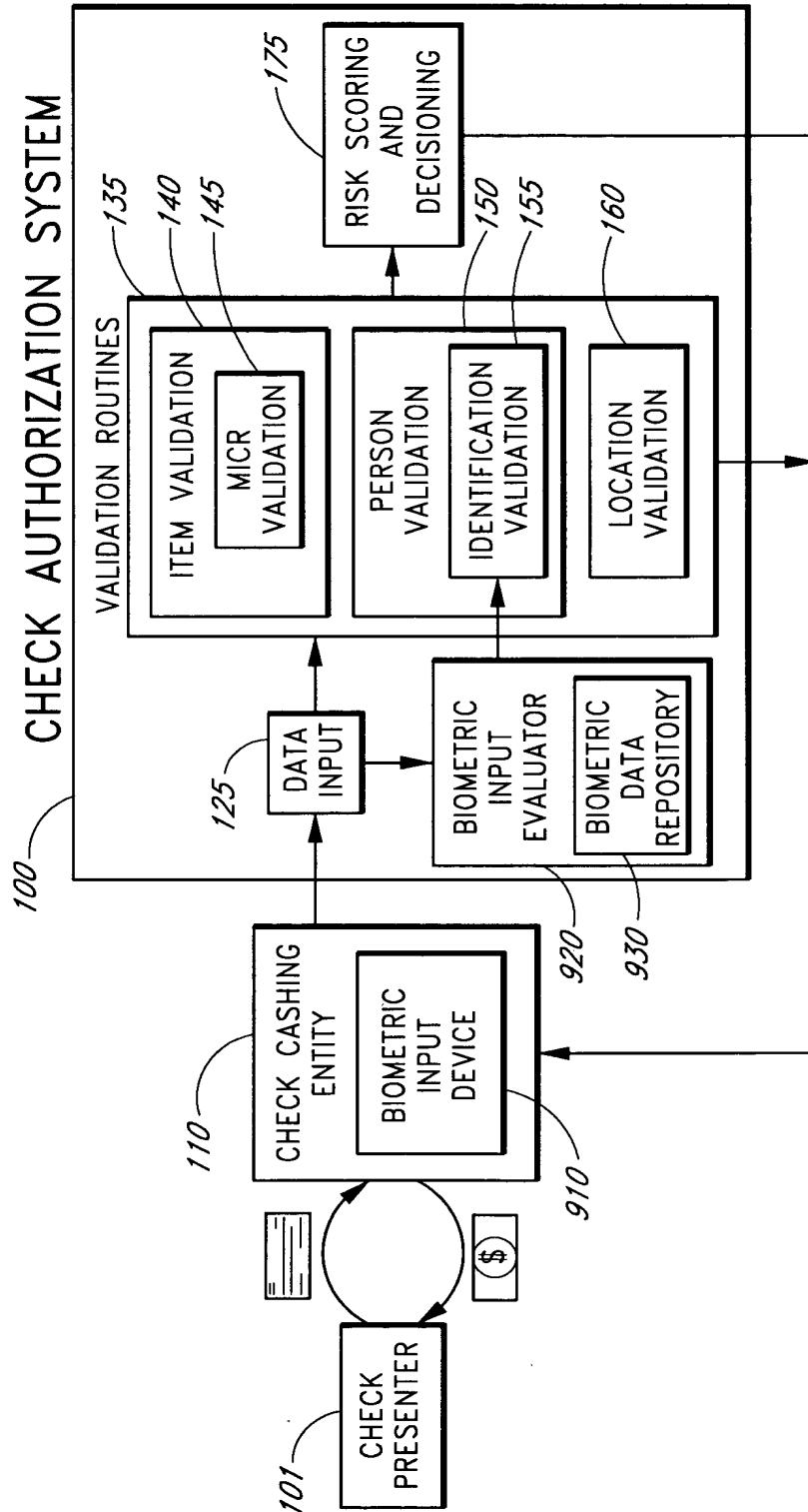


FIG. 9C

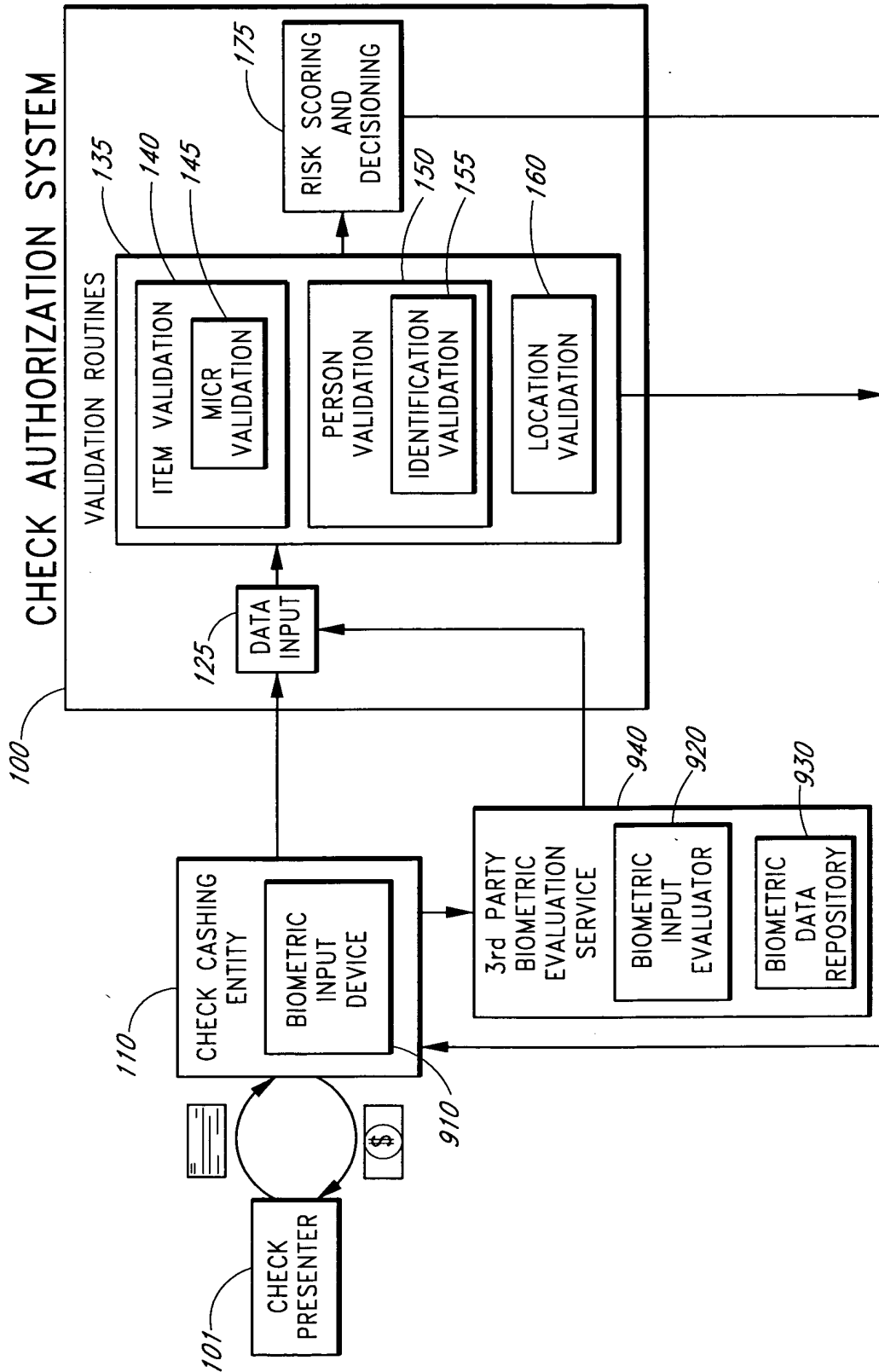


FIG. 9D

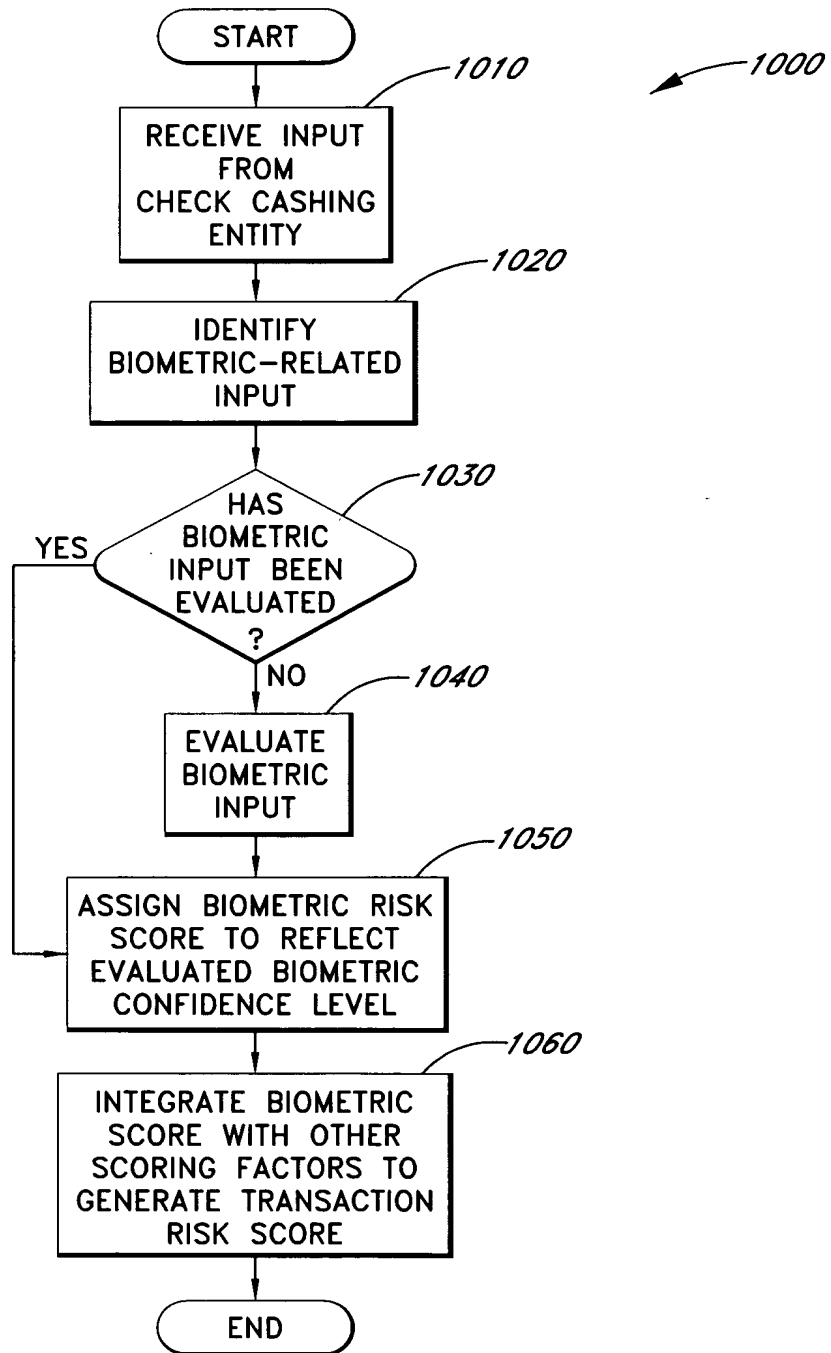


FIG. 10

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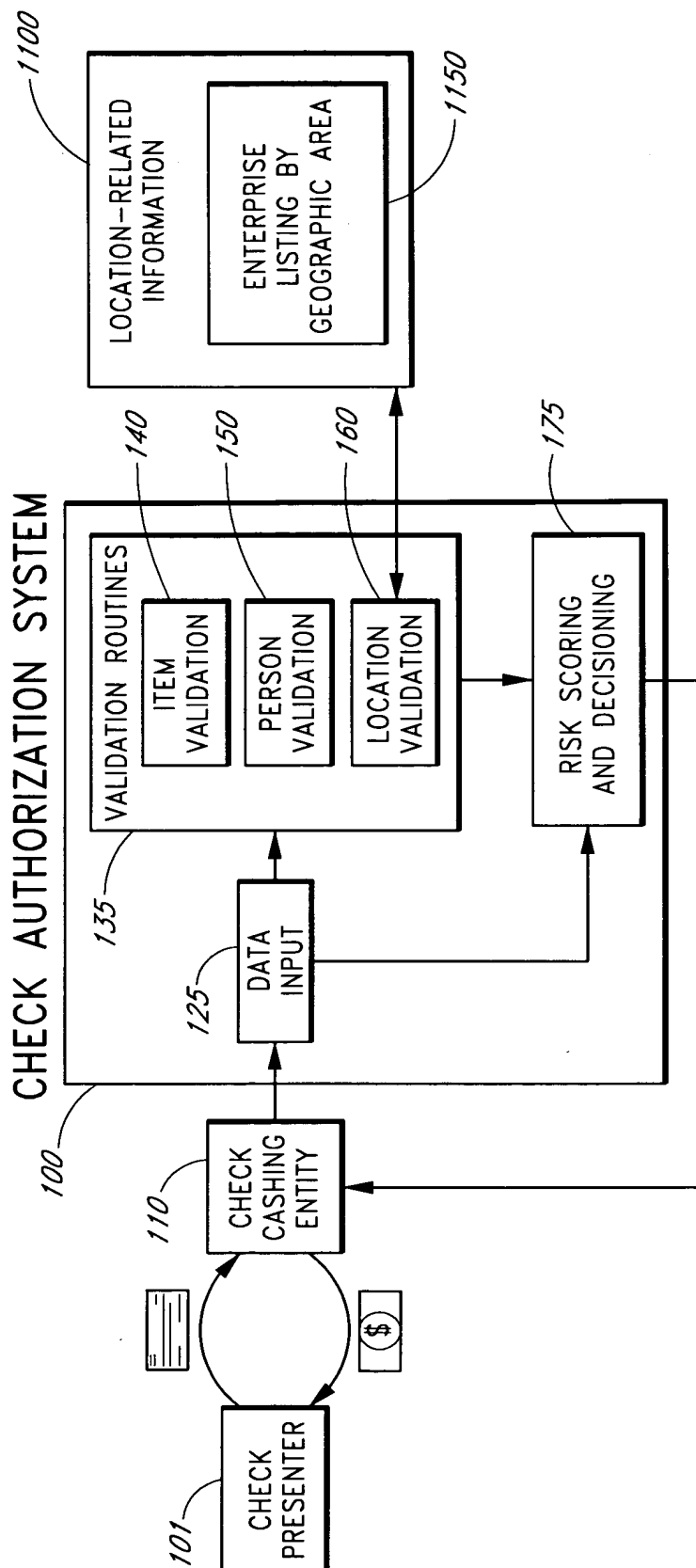


FIG. 11A

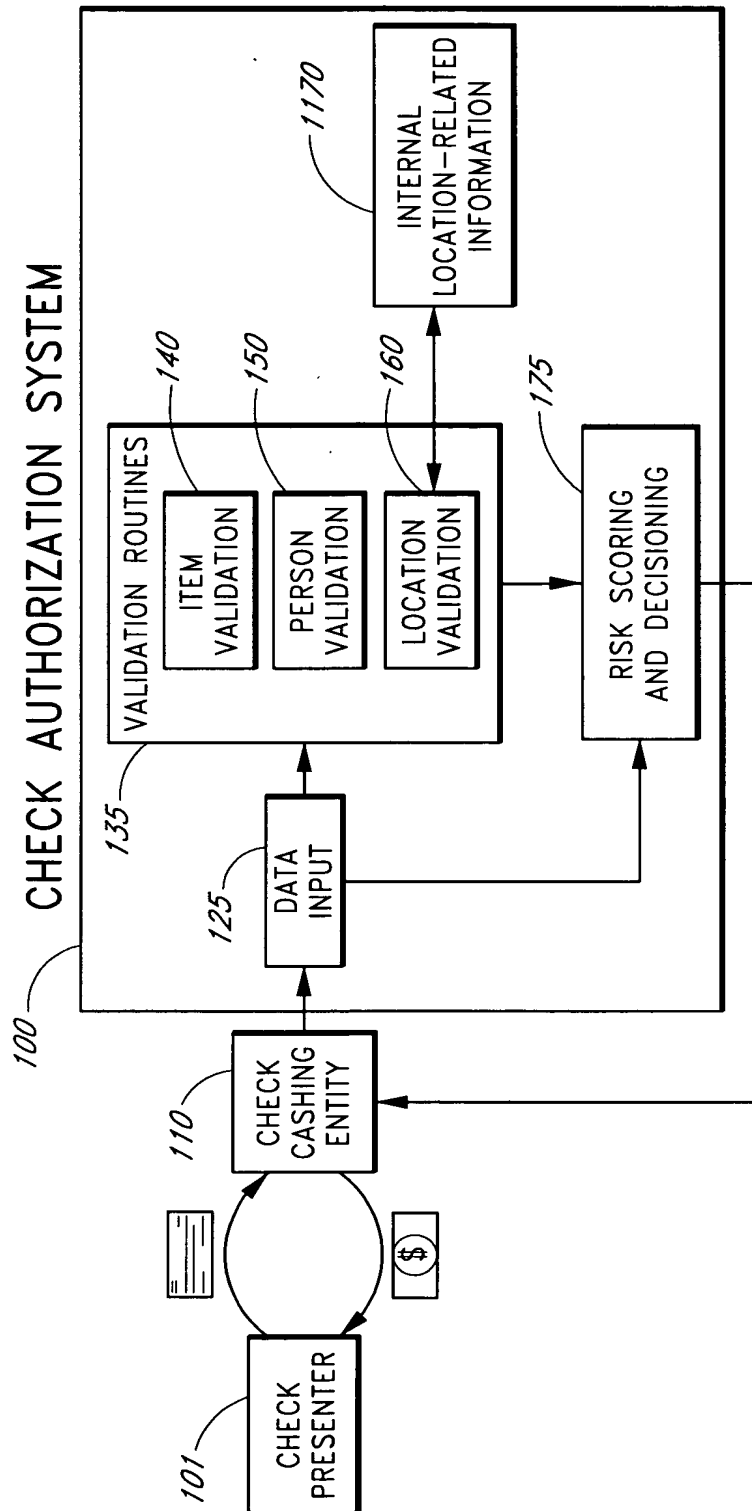


FIG. 11B

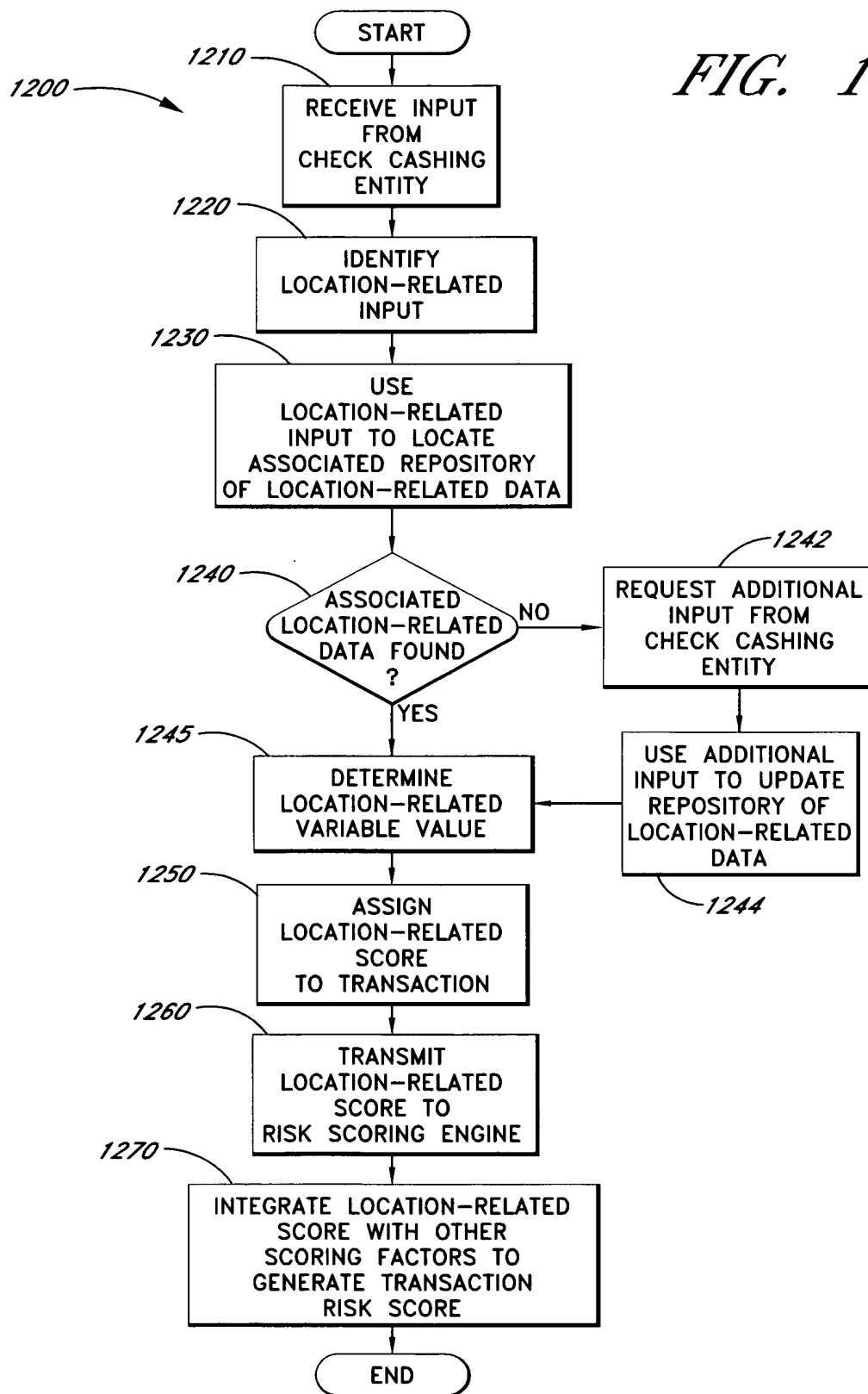
1170

ROUTING NUMBER	ACCOUNT NUMBER	PAYOR NAME	PAYOR LOCATION	...

1171 1172 1173 1174

FIG. 11C

FIG. 12



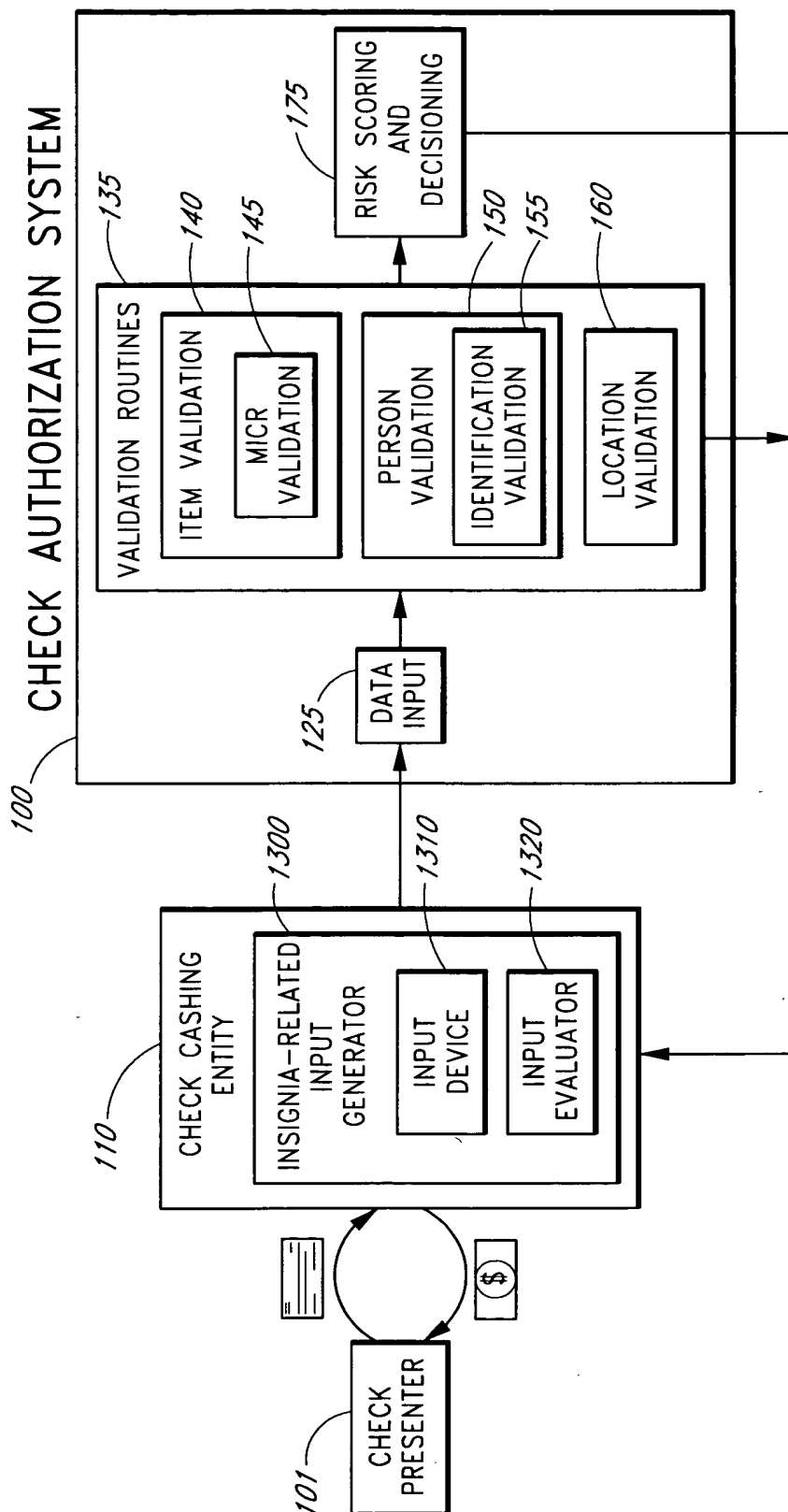


FIG. 13A

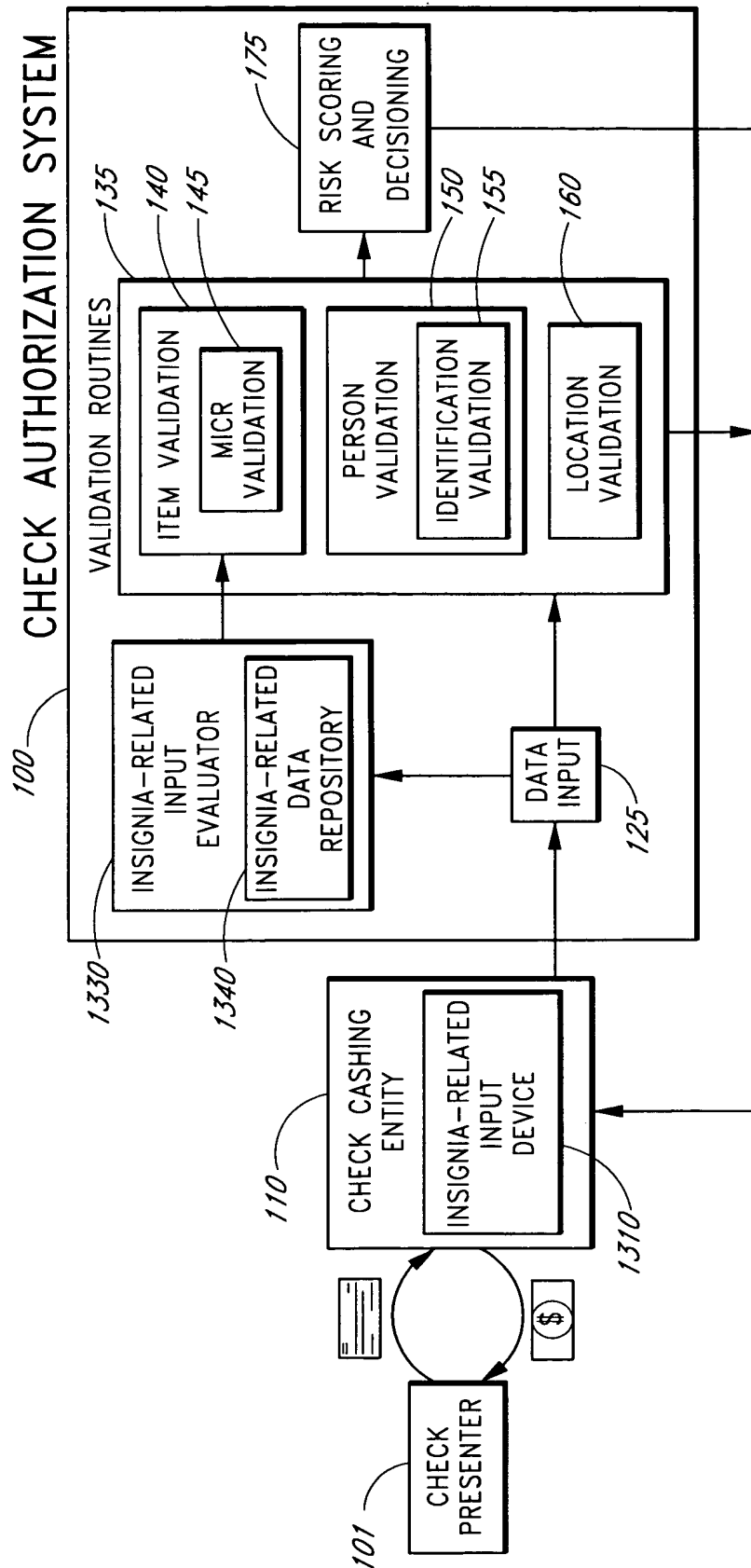


FIG. 13B

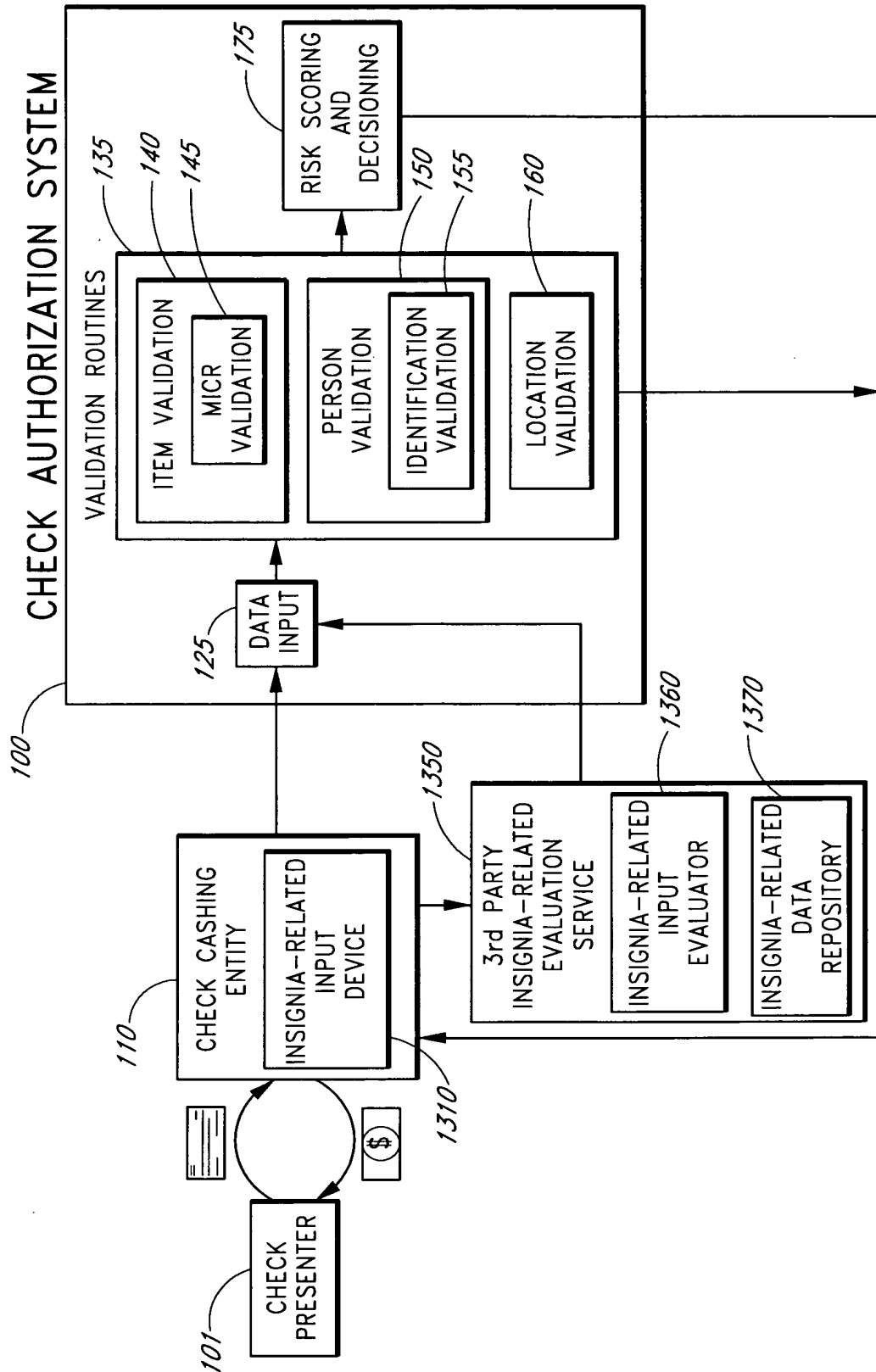


FIG. 13C

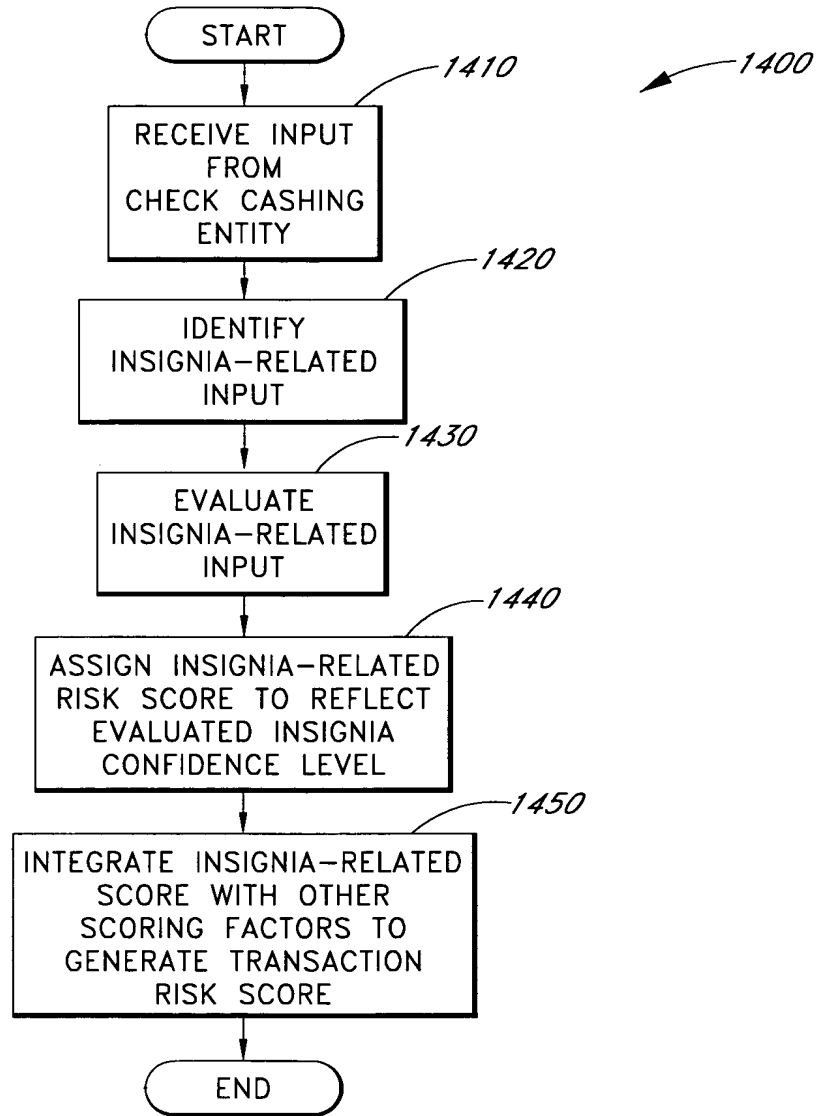


FIG. 14